

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

Voluntary Chapter 11 Case of Individual Debtor – Requirements

- _____ **Filing Fee: \$1,039.00** [this includes a \$39 administrative fee].
 – File Official Form 3A¹ if debtor seeks to pay by installments.
- _____ **Voluntary Petition** (Official Form 1¹).
 – Before filing, check the last four digits of the debtor’s social security number (appearing on the petition) to ensure accuracy.
- _____ **List of Creditors** [include name and complete address for each listing].
 – **Before December 1, 2005:** Debtor can file the schedule of liabilities with the petition in lieu of filing the list of creditors at that time.
 – **On or After December 1, 2005:** Debtor must file list of creditors with the petition and such list must include those listed (or to be listed) on Schedule G (Executory Contract and Unexpired Leases) and Schedule H (Codebtors).
- _____ **List of Creditors Holding the 20 Largest Unsecured Claims** (Official Form 4¹).
 – Must be filed with the petition.
- _____ **Statement of Social Security Number** (Official Form 21).
 – Required for *all* individual debtors.
 – Before filing, check the accuracy of the social security number appearing on the form.
 – File paper original with the petition, but do **not** include on the diskette with the other documents (since this form should **not** appear on the electronic docket).
- _____ **Notice to Individual Debtor with Primarily Consumer Debts under 11 U.S.C. § 342(b).**
 – **Certificate of Debtor** (appearing at end of the notice) must be filed with the petition (where the debtor did not retain the services of an attorney or bankruptcy petition preparer). [US Trustee, on motion, can request dismissal if this certificate is not filed within 15 days from the date of filing of the petition.]
 – **Certificate of Bankruptcy Petition Preparer** (appearing toward the end of the notice) must be filed with the petition (where the debtor retained the services of a bankruptcy petition preparer).
- _____ **Certificate of Credit Counseling and Debt Repayment Plan.**
 – *All* individual debtors are required to undergo credit counseling from an agency approved by the US Trustee for this federal judicial district [Southern District of New York] **within 180 days prior to filing the petition**; to view the list of approved agencies for this district, a link to the US Trustee’s website can be accessed from the court’s website, www.nysb.uscourts.gov.
 – Debtor must file copy of a debt repayment plan if it was created as part of credit counseling.
 – If the debtor cannot file the certificate, one of the following two requests (if applicable) must be made **at the time of filing**:
 1. Request for 30-Day Extension under Section 109(h)(3).
 2. Request for Court Determination of Waiver Due to Incapacity, Disability or Active Military Duty in a Combat Zone [Section 109(h)(4)].
- _____ **Statement of Current Monthly Income** (Official Form 22B).
 – Required for all individual debtors filing under chapter 11.
 – Must be filed with the petition or within 15 days from the date of filing.
- _____ **Schedules** (Official Form 6¹).
 – Individual debtors must file **all** parts: Summary of Schedules, Statistical Summary of Certain Liabilities and Schedules A through J, including the *schedules of assets and liabilities*, the *schedule of executory contracts and unexpired leases*, and the *schedules of current income and expenditures*.
 – Must be filed with the petition or within 15 days from the date of filing.

¹ Because this Official Form was revised in 2005, the debtor must check to see if “10/05” (*i.e.*, October 2005) appears in the upper, left-hand corner of the form (to ensure that the current version of the form is being used).

- ____ **Statement of Financial Affairs** (Official Form 7¹).
– Must be filed with the petition or within 15 days from the date of filing.
- ____ **Payment Advices or Other Evidence of Payment.**
– Individual debtors in chapter 11 cases must file copies of payment advices or other evidence of payment received by the debtor from any employer *within 60 days before* the date of the filing of the petition.
– Must be filed with the petition or within 15 days from the date of filing.
– The debtor should redact his or her social security number prior to filing (delete or block first five digits).
- ____ **Record of any Interest in an Education IRA.**
– In addition to completing line 11 of Schedule B, the debtor must separately file a record of any interest in an education individual retirement account (Education IRA).
– Must be filed with the petition or within 15 days from the date of filing.
– The debtor should redact his or her social security number prior to filing (delete or block first five digits).
- ____ **Notice to Debtor by Bankruptcy Petition Preparer** [if the debtor retained the services of a bankruptcy petition preparer].
– Official Form 19B must be filed with any petition prepared by a bankruptcy petition preparer.
- ____ **Statement Disclosing Compensation Paid or To Be Paid to a Bankruptcy Petition Preparer.**
– Must be filed with any petition prepared by a bankruptcy petition preparer.
- ____ **Statement Disclosing Compensation Paid or To Be Paid to the Attorney for the Debtor.**
– Must be filed within 15 days or any other date set by the court.
- ____ ***Where, Prior to Filing, Landlord Obtained Judgment for Eviction from Residential Lease.***
– Debtor must complete bottom portion of the second page of the Voluntary Petition (Official Form 1¹).
– Debtor should obtain separate instructions from the clerk's office.
- ____ ***After Filing: Debtor Must Pay Quarterly Fee to the United States Trustee.***
– Fee is due at the conclusion of each calendar quarter until the case is dismissed or converted to another chapter.
– The amount to be paid is based on the dollar amount of disbursements in that quarter – refer to 28 U.S.C. § 1930(a)(6).

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